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NEWS RELEASE

INSURANCE TEAMS TO VISIT AREAS AFFECTED BY STORMS

Office of Insurance employees to gauge company response, assist consumers

FRANKFORT, Ky. (Feb. 8, 2008) – Beginning Monday, Feb. 11, members of the Kentucky Office of Insurance (KOI) Emergency Response Team will visit areas hardest hit by the recent severe weather.

KOI representatives will be available in storm-damaged communities in and around Spencer, Meade, Hardin, Mercer, Allen, Monroe and Muhlenberg counties throughout the week.

Team members are investigators from the agency's Consumer Protection and Education Division. The agency created the team in 1998 to assist consumers with insurance-related issues after a natural disaster. KOI employees also assess insurance company responses, including whether enough adjusters are available to promptly address consumer needs. In many cases, members go door-to-door in affected areas.

KOI offers these tips to those dealing with storm-related damage:

- After a consumer contacts an insurance company or agent, an adjuster will be sent to the property to assess the damage. In areas with widespread damage, give the adjuster a reasonable amount of time to make contact (usually three days in a major disaster). If no contact has been made within three days, call KOI at 800-595-6053.
- Take action to prevent further damage to the property – cover holes in the roof and windows and remove any water. However, do not make permanent repairs until an adjuster has inspected the property. Keep receipts for any temporary repairs.
- Create a detailed list of damaged items and, if possible, take photos.
- When the adjuster arrives, ask for identification. Be sure to make note of his/her name and local phone number. Ask questions and take detailed notes.

Natural disasters bring out scam artists so consumers should deal only with licensed and insured local contractors. Avoid "fly-by-night" remodelers who go door-to-door or those who offer to do repairs for greatly reduced prices.

KOI's publication, *After the Storm Has Passed*, is available online at

http://insurance.ky.gov/kentucky/Documents/After_the_storm_OCT2006.pdf

To assist consumers in disaster preparation, a copy of Household Inventory is available at

<http://insurance.ky.gov/kentucky/Documents/HouseholdInventory06192007.pdf>

KOI is an agency of the Department of Public Protection in the Environmental and Public Protection Cabinet.